

RECORD AND RETURN TO:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

2d  
BAC HOME LOANS SERVICING  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
DHGW FILE NO. 52601G-2KS  
TS No.: 10-0046266 FHA  
TSG No.: 10-6-162731A  
PARCEL No.: 207 305090 0021900

THIS DOCUMENT PREPARED UNDER THE  
SUPERVISION OF:  
Dyke, Henry, Goldsholl & Winzerling, PLC  
415 N. MCKINLEY, STE. 555  
LITTLE ROCK, AR 72205  
(501) 661-1000

**SUBSTITUTE TRUSTEE'S DEED**

GRANTOR:

**RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE**

2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
(800) 281-8219

GRANTEE:

**BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP**

400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
(800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 259, SECTION G, WORTHINGTON SUBDIVISION, PUD, SITUATED IN SECTION 5,  
TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT  
THEREOF RECORDED IN PLAT BOOK 103, PAGE 42, IN THE OFFICE OF THE  
CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on October 24, 2007, **CARLOS GARCIA AND CARMINA GARCIA HUSBAND AND WIFE** executed a Deed of Trust to KATHRYN L HARRIS as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR COMMUNITY MORTGAGE CORPORATION being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 2, 811 at Page 707 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR COMMUNITY MORTGAGE CORPORATION assigned said Deed of Trust to BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP pursuant to an Assignment of Deed of Trust recorded in Book 3153 at Page 356 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3153 at Page 358 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on June 24, 2010 within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

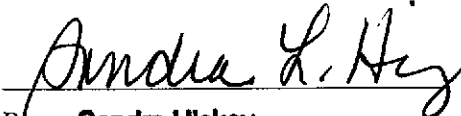
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of TWO HUNDRED TWELVE THOUSAND ONE HUNDRED NINETY-THREE AND 10/100 DOLLARS (\$212,193.10), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13<sup>th</sup> day of July, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219

  
By: **Sandra Hickey**


Title: Assistant Secretary

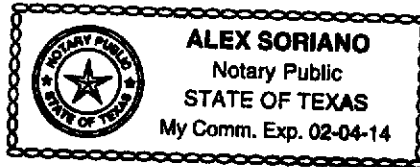
ACKNOWLEDGMENT

STATE OF TEXAS                     )  
   ) ss  
 COUNTY OF DALLAS                )

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid,  
Sandra Hickey, to me personally well known, as Assistant Secretary of RECONTRUST  
 COMPANY, N.A. an entity, who acknowledged that for and on behalf of said entity she signed and delivered the  
 foregoing Substitute Trustee's Deed as the act and deed of said entity.

WITNESS MY SIGNATURE and seal of office this 13<sup>th</sup> day of July, 2010.

  
 Notary Public



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on October 24, 2007, CARLOS GARCIA AND CARMINA GARCIA, HUSBAND AND WIFE, executed a Deed of Trust to KATHRYN L. HARRIS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR COMMUNITY MORTGAGE CORPORATION, which Deed of Trust was recorded in Book 2,811 at Page 707 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3153 at Page 368 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on June 24, 2010, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

Volume No. 115 on the 3 day of June, 2010  
Volume No. 115 on the 10 day of June, 2010  
Volume No. 115 on the 17 day of June, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Sworn to and subscribed before me, this 17 day of June, 2010

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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C. Making proof of publication and deposing to same \$ 3.00  
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LOT 259, SECTION G, WORTHINGTON SUBDIVISION, PUD, SITUATED IN SECTION 5, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 103, PAGE 42, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 21st day of May, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr, TX2-965-07-03

Richardson, TX 75082

Telephone No. (800) 281-8219

By: /s/ Sandra L. Hickey

Title: Assistant Secretary

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr, TX2-965-07-03

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June 17, 2010

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